I hereby certify that this correspondence is being filed via EFS-Web with the United States Patent and Trademark Office on April 17, 2009. PATENT

Attorney Docket No.: 020375-000300US

TOWNSEND and TOWNSEND and CREW LLP

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

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Kurt L. Hansen et al.

Examiner: Lalita M. Hamilton

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Art Unit: 3691

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AMENDMENT UNDER 37 CFR 1.116

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TRANSFERRING STORED VALUE

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Commissioner:

In response to the Final Office Action mailed March 4, 2009 on the abovereferenced application, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.